

CITY OF BINGHAMTON CONSOLIDATED PLAN 2010-2015

EXECUTIVE SUMMARY

The first ten years of the 21st Century have already been termed “The Lost Decade.” The global economy has introduced few opportunities and many challenges to communities across this nation, particularly Binghamton and other “rust-belt” cities. During the last ten years, most cities have experienced the loss of living wage jobs and manufacturing centers, declining educational resources and achievement, a rise in social inequities, inflated health care costs, and an understandable loss of public trust in government at every level. For the overwhelming majority of Americans, the decade of 2000 was “lost” to unregulated “ghost” profit-making, a ruinous mortgage scam, tax policies that favored the superrich, unfunded and unsustainable educational goals, and the diversion of hundreds of billions of dollars from programs of social uplift to reckless warmaking, which has greatly undermined our nation’s financial, cultural, environmental and social health and well-being.

The development of this Consolidated Plan embarks upon a new decade for which federal lawmakers are challenged to restore the health of our nation and regain the confidence, both locally and abroad, in our nation’s ability to pursue policies and enforce laws that emulate respect, dignity, acceptance and opportunity for all people – diverse in name, history and life. Federal lawmakers must correct the mistakes and harmful practices of Corporate America and direct investment in the community’s core of people and business. Finally, federal lawmakers and Washington officials must commit to restoring integrity to our democratic systems, realigning spending priorities with the critical needs in our communities, and advancing a radical new direction of policy and action that advances prosperity, well-being, justice and security to all Americans.

In his 2010 State of the Nation Address, President Obama remarked, “Starting in 2011, we are prepared to freeze government spending for three years. Spending related to our national security, Medicare, Medicaid, and Social Security will not be affected, but all other discretionary government programs will. Like any cash-strapped family, we will work within a budget to invest in what we need and sacrifice what we don’t...We will continue to go through the budget, line by line, page by page, to eliminate programs that we can’t afford and don’t work.”

A careful, deliberative review of the federal budget is a meaningful and positive exercise, but to announce a spending freeze for multiple years while proposing the largest Defense Budget in the history of our nation (in excess of \$700 billion) continues the failed policies of the “Lost Decade.” The Community Development Block Grant (CDBG), Emergency Shelter Grants Program and HOME Investment Partnership Program are valuable resources that are essential in building healthy communities. Unfortunately, the City of Binghamton receives 22% less in CDBG funds than it did 15 years ago. There is no question CDBG is a very effective and successful federal-local partnership, and it remains the largest and most flexible funding stream we receive to address community needs. The City has used this funding stream to remove blight, ensure safe and healthy affordable housing, repair roads, improve parks, deliver public services, support small businesses and create jobs. In the past three years, we have creatively used these funds to expand positive youth programming, advance sustainable development and climate protection strategies, support historic preservation, empower low-income communities, and fund workforce development in emerging green job sectors.

In the past four years, we have also used CDBG and HOME funds to leverage significant amounts of resources from federal, state and local partners to improve housing and infrastructure, promote sustainable development, and expand economic development opportunities. ESG funds have been an essential resource to the operations of local emergency and transitional homeless shelter facilities. A multi-year freeze on spending in these critical areas compromises the ability of local governments to creatively meet the needs of our constituents, which have only increased as a result of The Great Recession. We cannot afford to freeze these programs. Not only should President Obama and his Congressional colleagues lift the freeze, but they should also significantly boost the level of investment in these community development programs that directly impact in a positive and meaningful way the everyday lives of millions of Americans.

As the Mayor of Binghamton, I have structured my Administration around the goal of “Restoring the Pride” based on participatory democracy, transparency, sustainable development, and innovative management. The goals identified in this 5-year Consolidated Plan focus on increasing homeownership, promoting sustainable development initiatives, increasing economic opportunities for businesses and residents, and engaging citizens in the decision-making, planning and implementation of community development activities. Achieving these goals will require strategic leveraging of resources from all partners and sources, including our federal government. I pursue the decade of 2010 with optimism and hope that future federal budgets will be structured around the goal of “Restoring the Health” of our nation and communities.

CONSULTATION PROCESS

On April 12, 2010, City staff facilitated a focus group with community service providers. The goal of the focus group was to provide agencies with the opportunity to identify collaborative opportunities that would be most effective, beneficial and appropriate to use entitlement funds. Invitations were sent to the following organizations:

COMMUNITY ORGANIZATION	SERVICE PROVIDED
ACHIEVE*	Advocacy and supportive services for disabled persons
Action for Older Persons*	Advocacy, education and support services for seniors
Addictions Center of Broome County	Substance abuse treatment services
Boys and Girls Club	Youth community center
Broome County Gang Prevention*	Gang prevention services for at-risk youth and families
Binghamton Housing Authority	Affordable rental housing and community support services
Broome County Department of Social Services*	Provides assistance and supportive services to vulnerable individuals and families
Broome County Council of Churches	Provides services and programs to serve and educate persons in need
Broome County Urban League	Provides educational and support services to youth and families
Catholic Charities*	Provides residential, mental health, youth and family support services
Community Potential, Inc.	Provides home ownership opportunities and supportive services, especially for low- moderate income persons

COMMUNITY ORGANIZATION	SERVICE PROVIDED
Crime Victims Assistance Center	Provides advocacy, education and counseling services to prevent or assist victims of crime
Delta Sigma Theta Sorority, Inc.	Conducts fundraising and community programming
Family Enrichment Network	Provides supportive services for children and families
First Ward Action Council*	Develops and maintains affordable housing units
YWCA*	Provides residential, health and supportive services for women and children
Mothers & Babies Perinatal Network*	Provides resources to support the development of healthy families
Roberson Museum & Science Center	Provides educational and cultural community programming
Volunteers of America*	Provides residential and supportive services for men, women and families
Fairview Recovery Services*	Provides residential, case management, and supportive services for individuals and families impacted by substance abuse
Northern Creations Consulting Group* (Broome County Shelter Net HMIS Administrator)	Serves as the HMIS Technical Consultant for the Broome County Continuum of Care
United Way*	Local funder and fundraiser supporting community programs
YMCA	Provides housing for men and community health and recreational programming
Opportunities for Broome*	Provides residential and supportive services for children and families
HAVEN Afterschool Program	Provides afterschool programming for high school youth
Metro Interfaith Housing*	Provides residential and supportive services for seniors
Mental Health Association*	Provides mental health and housing support services
HAMA Realty, Inc.*	Helps families, especially low income families, purchase homes
Southern Tier AIDS Program	Provides assistance and supportive services to individuals and families impacted by HIV/AIDS
Broome County Reentry Task Force*	A consortium of agency providers supporting the reintegration of formerly incarcerated persons into the community

**Participated in Focus Group*

City staff opened the focus group with the following statement:

Like many of your agencies, the City of Binghamton is challenged with continuing to provide quality services to its clients with limited/declining resources. Although entitlement funds are a key resource in revitalizing our community, it's apparent that these funds cannot address every need in the community. It is also apparent that government must be considered as a collaborative partner in helping affect change. The City's focus over the next five years is to work with community partners and use entitlement funds as a tool to leverage significant resources for our community. The question to you is: To what activities should the City direct these entitlement funds that will effectively demonstrate significant change in our community?

The predominant collaborative opportunities that participants identified were around housing and accommodating the needs of specific subpopulations, such as youth, young adults, seniors and homeless persons.

Housing

- Support projects that promote homeownership in order to stabilize neighborhoods and to increase property tax revenue.
- Expand private/public partnerships for housing development projects to decrease impact to property tax revenue.
- Develop homes that are elder-friendly that will allow people to age in place. Elder-friendly homes can also offer new home ownership opportunities for seniors who are downsizing to remain in the community and contribute to tax base.
- Develop housing options and support services to prevent youth from becoming homeless. Prevention services are cheaper and offer longer-term solutions than intervention services.
- Provide safe haven housing options for persons with high risk behaviors (i.e., substance abuse), especially amongst homeless populations.
- Use CDBG funds to promote/leverage projects that provide quality and affordable rental housing to negate substandard rental housing, especially those owned by absentee landlords and to improve quality of housing options, especially for low-income population.

Youth/Young Adults

- Stem entrepreneurial programs, workforce development, and social/recreational facilities that will attract and retain young people in our community to address declining population.
- Expand teen focus to include “20 something” population as many young people are legal adults but socially/financially unprepared to make adult decisions.
- Involve youth in improving their communities.

Other

- Develop Binghamton in a progressive and holistic manner.
- Support summer programs for persons with disabilities.
- Reach out to local business owners and Binghamton University to help with community planning initiatives.

CITIZEN PARTICIPATION

The City of Binghamton’s Planning, Housing and Community Development Department is the lead department responsible for overseeing the development of the Consolidated Plan. The City of Binghamton has always expressed a strong commitment to engaging citizens in the development of the annual budgets of all HUD programs (CDBG, HOME, and ESG). Formally established by local ordinance decades ago, the Community Development Advisory Committee (CDAC) is an 11-member resident body responsible for providing recommendations to the Mayor and City Council regarding the planning, development, monitoring, coordination and evaluation of a comprehensive community development program pursuant to and in accordance with HUD regulations, and in accordance with the interest and needs of the residents of the City of Binghamton. One member is appointed by each Councilmember; three members are appointed by the Mayor, and one At-Large member is appointed by the Council body.

Director Abdelazim challenged CDAC from the beginning of the budget process to improve upon an already strong citizen participation plan. The discussions were very constructive, and in partnership with CDAC, the City decided to use the following outreach methods to learn about community needs from diverse sectors of the community:

Community Surveys

With assistance from Binghamton University partners, the City of Binghamton's Planning, Housing and Community Development Department developed a survey as a means to understand the needs and priorities for housing and development in the City. Participants were able to complete the survey from March 2, 2010 – April 1, 2010 either online or on paper. Participation was voluntary. Demographic information was requested but to ensure participants' anonymity neither respondent names nor addresses were requested.

To raise awareness of the survey, the City of Binghamton used the following outreach methods:

- Submitted a press release and posted the release embedded with the survey link on the City's web site
- E-mailed a PDF file of the survey along with the survey link to over 50 community service agencies
- Distributed paper surveys to several senior complexes, senior centers, and community agencies as requested
- Affixed the community survey link on computers at the Broome County Public Library, Broome County Urban Technology Center and City Comptroller's consumer table
- Distributed surveys to participants at community meetings

Participants were asked to prioritize activities under three categories: Affordable Housing, Public Services and Non-Housing Community Development Needs. Respondents could identify an activity as High, Medium, Low or None. Activities classified as high or medium were defined as priorities in need of federal funding. Low priority activities were classified as potentially beneficial but not a priority use for federal funds. If a respondent determined there was no need for an activity, they selected None. Responses that were identified with the option of None for any given activity never exceeded 20%.

The development, data collection and analysis of the survey were managed under the direction of Binghamton University's Professor David Sloan-Wilson. The results of the survey and City's partnership with Binghamton University are presented in detail within this Plan.

Public Hearings

As mentioned above, the CDAC is a formal public participation body that was created to represent the needs and interests of residents to City Administration and City Council. Each year, and in partnership with CDAC, the City holds two public hearings during the HUD Entitlement planning process. The first public hearing is held in the early stages of the planning process in order to provide a platform for residents and community stakeholders to voice their concerns and needs in their neighborhoods and the City. The second public hearing is held during the 30-day public comment period of the release of the Draft 2010-2015 Consolidated/FY 36 Action Plan. The second hearing enables CDAC to gauge the community's response to the proposed use of entitlement funds and provide recommendations to the Mayor and City Council to ensure the budget corresponds with community needs.

The first public hearing during this year's planning process was held on March 22, 2010 at 7:00 p.m. The second public hearing was held on May 24, 2010 at 5:00 p.m. Both meetings were held in City Council Chambers which is a handicap accessible facility located in City Hall. For both hearings, the City submitted a press release, posted notices in City Hall's public display cases, and published a notice of the public hearing in the Community Section of the Local Press & Sun Bulletin on March 10, 2010 and May 14, 2010, respectively. City staff also delivered notices and requested management of senior apartment complexes, senior centers, the Binghamton Housing Authority, the Broome County Public Library and supermarkets to post notices for public display. Minutes for each public hearing are provided in Section 7 of this Plan.

Community Meetings

In an effort to boost citizen engagement and participation, all CDAC members agreed to host a neighborhood meeting in each of the seven Council Districts. To assist CDAC with this effort, the City appointed its Neighborhood Services Representative to help each member with scheduling, publicity, and presentation of materials. Most CDAC members took advantage of utilizing existing community forums such as Neighborhood Watch groups or Neighborhood Assemblies. Neighborhood Assemblies are grassroots neighborhood organizations that were established during Mayor Ryan's first-term to encourage citizen participation in city government.

In summary, CDAC members hosted eight neighborhood meetings during the month of March in each Council District (two meetings were held to cover the Downtown and North Side areas of Council District 4). Attendance at each neighborhood meeting averaged 10-15 people. CDAC members reported that residents were concerned with issues of public safety/crime prevention, code enforcement, housing, and infrastructure (lighting and street repairs). Residents of Council District 4 also identified the need for a grocery store in the North Side and Center City neighborhoods.

NEEDS ASSESSMENT

HOUSING

The projection of housing needs identified within this Consolidated Plan is based on data from the U.S. 2000 Census, the U.S. Census 2006-2008 American Community Survey and HUD's 2005 and 2009 Comprehensive Housing Affordability Strategy (CHAS).

The United States Census Bureau (officially Bureau of the Census as defined in Title [13 United States Code Section § 11](#)) is the government agency that is responsible for the [United States Census](#). The most visible role of the Census Bureau is to perform the official decennial (every 10 years) count of people living in the USA.¹ The U.S. Census Bureau also administers the American Community Survey which is an annual nationwide survey sent to a random sample of the population in order to provide the government with a recent picture of how the population looks and lives. The survey also provides timely data to communities in helping them determine where to locate services and allocate resources.² CHAS data is special tabulation data from the U.S. Census Bureau's American Community Survey data set that provides

¹ http://en.wikipedia.org/wiki/US_Census_Bureau

² <http://www.census.gov/acs/www/>

[estimated] counts of the numbers of households that fit certain combinations of HUD-specified criteria such as housing needs, HUD-defined income limits (primarily 30, 50, and 80 percent of area median income) and household types of particular interest to planners and policy-makers.³

The projection of housing needs for families who are extremely low income ($\leq 30\%$ AMI), low income ($30.1\% - \leq 50\%$ AMI) and moderate income ($50.1\% - \leq 80\%$ AMI) are based upon CHAS data sets. Unfortunately, the 2009 CHAS data set does not include all the numbers needed to complete the tables that HUD has created for the Consolidated Plan. In particular, information is not available on housing problems broken down by income and certain family types. Thus, the statistics reflected in the HUD prescribed tables are based on 2000 CHAS data which correlates housing statistics to HUD's housing tables. Additionally, unlike the decennial census which provides data at Citywide, census block group and census tract levels, CHAS and ACS data are currently available only at the Citywide level. Lastly, the margin of error in CHAS and ACS data sets is significantly higher than the decennial census. Unlike the decennial census, CHAS and ACS data is based upon a random sample of the population, not the entire population. Having significant margin of errors causes problems with cross tabulating amongst different data sets. Therefore the City is limited in using these data sets for comparative and impact analysis at the Citywide level only. Caution is given to the reader to expect inconsistencies with cross tabulation and to keep in mind that 2006-2008 ACS and 2009 CHAS data provide estimated information.

Although 2006-2008 ACS and 2009 CHAS data provide estimated data on a Citywide level, it does establish a baseline in identifying significant changes and possible issues and groups to target future assistance. Data from the U.S. 2010 Census will allow the City to confirm such changes and pinpoint services/assistance to specific census tracts, especially those census tracts where 51% of the households have incomes that meet HUD's low-/low-moderate income guidelines. If changes are found to be significantly different than those identified, the City may elect to update its Consolidated Plan.

At the time of preparing this Consolidated Plan, the income levels for a family unit within HUD's low income categories were as follows:

No. in Household	$\leq 30\%$ AMI Extremely Low	$30.1 - \leq 50\%$ AMI Very Low	$50.1 - \leq 80\%$ AMI Low
1	\$12,700	\$21,150	\$33,850
2	\$14,500	\$24,200	\$38,650
3	\$16,300	\$27,200	\$43,500
4	\$18,100	\$30,200	\$48,300
5	\$19,550	\$32,650	\$52,200
6	\$21,000	\$35,050	\$56,050
7	\$22,450	\$37,450	\$59,900
8	\$23,900	\$39,900	\$63,800

Effective 3/12/10; subject to change annually

2009 CHAS data estimates that there are a total of 20,305 occupied housing units within the City of Binghamton for which 9,480 are owner occupied and 10,825 are renter occupied. A total of 3,715 units,

³ <http://www.huduser.org/portal/datasets/cp.html>

or 39%, of owner occupied units fall within HUD's low income categories. A total of 8,465 units, or 78%, of rental units fall within HUD's low income categories.

OWNER OCCUPIED UNITS		
Income Levels	# of Units	% of Units
All	9,480	100%
Very Low Income ($\leq 30\%$ AMI)	630	7%
Low Income ($>30\% - \leq 50\%$ AMI)	1,250	13%
Moderate Income ($>50\% - < 80\%$ AMI)	1,835	19%
Estimated HUD Income Eligible Owner Occupied Units	3,715	39%

RENTER OCCUPIED UNITS		
Income Levels	# of Units	% of Units
All	10,825	100%
Very Low Income ($\leq 30\%$ AMI)	3,865	36%
Low Income ($>30\% - \leq 50\%$ AMI)	2,545	24%
Moderate Income ($>50\% - < 80\%$ AMI)	2,055	19%
Estimated HUD Income Eligible Renter Occupied Units	8,465	78%

In comparison with 2000 CHAS data, the estimated number of owner occupied units within HUD's low income categories has increased by 36% (2,733 vs. 3,715 units), while the number of renter occupied units has experienced a 1% decrease (8,558 vs. 8,465). Although the increase of units owner occupied by HUD eligible households is a positive sign, 87% of owner occupied units that identified having a housing problem fall within HUD's low income categories. Additionally 25% of the owner occupied units within HUD's income categories identified having a severe housing problem.

Owner Occupied Units w/Housing Problems						
	Area Median Income				Total No. of Units	Total HUD
	≤30%	30.1-50%	50.1-80%	>80%		
Total	530	665	865	315	2,375	2,060

Owner Occupied Units w/Severe Housing Problems						
	Area Median Income				Total No. of Units	Total HUD Income Eligible
	$\geq 30\%$	30.1-50%	50.1-80%	$<80\%$		
Total	385	330	230	30	975	945

A housing problem is identified as a housing unit with one or more of the four housing unit problems:

- lacks complete kitchen facilities (substandard);
- lacks complete plumbing facilities (substandard);
- more than 1 person per room (overcrowded); or
- cost burden⁴ over 30%.⁵

⁴ Cost burden is defined as monthly housing cost as a percentage of monthly gross income

⁵ Part 2, CHAS data dictionary

A severe housing problem is identified as a housing unit with one or more of the four severe housing unit problems:

- lacks complete kitchen facilities (substandard);
- lacks complete plumbing facilities (substandard);
- more than 1.5 persons per room (severely overcrowded); or
- cost burden over 50%.⁶

The 2009 CHAS data set provides statistics based upon housing severity. In reviewing the 2009 CHAS data, practically all of the owner occupied units that are experiencing housing problems is associated with cost burden. Approximately 46% of the total HUD income eligible owner occupied units have a cost burden over 50%.

Owner Occupied Units w/Housing Problems						
Type	Area Median Income				Total	Total HUD Income Eligible
	≤30%	30.1 - ≤50%	50.1 - ≤80%	>80%		
Substandard	0	0	0	0	0	0
Severely Overcrowded	0	0	0	0	0	0
Overcrowded	0	20	0	0	20	20
Severely cost burdened	385	330	235	30	980	950
Cost burdened	150	340	615	280	1385	1105
Total	535	690	850	310	2385	2075

Renter Occupied Units

Of the 10,825 estimated housing units within the City of Binghamton, a little over 50% of renter occupied units are identified as having a housing problem. Almost all of these units (99%) fall within HUD's low income categories.

Renter Occupied Units w/Housing Problems						
	Area Median Income				Total No. of Units	Total HUD Income Eligible Units
	≤30%	30.1-50%	50.1-80%	>80%		
Total	3,225	1,715	535	65	5,540	5,475

Renter Occupied Units w/Severe Housing Problems						
	Area Median Income				Total No. of Units	Total HUD Income Eligible
	≥30%	30.1-50%	50.1-80%	<80%		
Total	2,550	610	20	20	3,200	3,180

The types of housing problems associated with renter occupied units include overcrowding and cost burden. For rental units that were identified as having a problem with overcrowding, all of them are within HUD's income categories; 68% of these units have households that fall within extremely low (13%) or very low income (55%) categories. 58% of renter units with housing problems identified as having a severe cost burden which means that their monthly housing costs exceed 50% of their monthly gross income. 79% of rental units with severe cost burdens are households with income less than or equal to 30% AMI; 98% have incomes less than or equal to 50% AMI.

⁶ Ibid.

Renter Occupied Units w/Housing Problems						
Type	Area Median Income				Total	Total HUD Income Eligible
	≤30%	30.1 - ≤50%	50.1 - ≤80%	>80%		
Substandard	0	0	0	0	0	0
Severely Overcrowded	0	0	0	20	20	0
Overcrowded	40	170	100	0	310	310
Severely cost burdened	2,520	510	50	0	3080	3080
Cost burdened	675	920	390	45	2030	1985
Total	3235	1600	540	65	5440	5375

The pre-dominant housing problem associated with both owner- and renter-occupied units is cost/severe cost burden. Practically all of the owner- and renter-occupied units that have these types of housing problems meet HUD's income guidelines. Approximately 58% of the owner-occupied units experiencing a cost/severe cost burden are in households earning less than 50% AMI; this percentage is higher amongst renter-occupied units within this income category at ≈90%.

Ethnic Populations

2009 CHAS data indicates that 6% of the owner occupied units and 23% of the renter occupied units represent non-white households. Approximately 50% of the non-white owner and renter units are occupied by Black households. Asian households represent the next highest percentage of non-white owner occupants at 27%, while Hispanic households represent the next highest percentage of non-white renter occupants at 27%.

Owner Occupied Units by Race					
Race	Area Median Income				Total No. of Units
	≥30%	30.1-≥50%	50.1-≥80%	<80%	
White	615	1,185	1,700	5,375	8,875
Black	15	60	25	305	405
Asian	0	0	70	55	125
Hispanic	0	10	15	60	85
American Indian	0	0	0	20	20
Pacific Islander	0	0	0	10	10
Other	0	0	15	35	50

Approximately one fourth of the housing units owned by Black and Hispanic households meet HUD income eligible guidelines; over half of the housing units owned by Asian households meet HUD income guidelines. However 100% of the housing units owned by Black and Hispanic households that meet HUD's

Owner Occupied Units w/Housing Problems						
Race	Area Median Income				Total No. of Units	Total HUD Income Eligible
	≤30%	30.1-≤50%	50.1-≤80%	>80%		
White	515	595	755	290	2,155	1,865
Black	15	60	25	0	100	100
Asian	0	0	55	25	80	55
Hispanic	0	10	15	0	25	25
American Indian	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0
Other	0	0	15	0	15	15
Total	530	665	865	315	2,375	2,060

income guidelines were identified as having a housing problem. For Black households, a total of 75 units, or 75%, with housing problems were in households with incomes ≤50% AMI. The percentage and absolute number of impact for Hispanic households with incomes

≤50% AMI that had housing problems was lower at 40% (total 10 units). Less than 50% of the HUD income eligible units owned by Asian households were identified as having a housing problem. All HUD-eligible housing units with housing problems that were owner occupied by Asian households had incomes between 50%-80% AMI.

Comparatively speaking, 23% of HUD income eligible housing units owned by White households were identified as having housing problems. Although the absolute number of White households experiencing housing problems is significantly higher than any non-white category, housing problems disproportionately impact Asian, Black and Hispanic owner occupied household at 2 to 4 times the rate.

The highest percentage of rental housing units occupied by non-white households is amongst Black, Hispanic and Asian households. 72% of rental units occupied by Hispanic households have a housing problem. Of the rental units with housing problems that meet HUD's income guidelines, 93% are associated with Hispanic households with incomes $\leq 50\%$ AMI. Approximately 58% of the rental units occupied by Black households are identified as having a housing problem. Of the rental units with housing problems that meet HUD's income guidelines, 100% are associated with Black households with incomes $\leq 50\%$ AMI. 76% of rental units occupied by Asian households have a housing problem and 76% of the units with housing problems that meet HUD's income guidelines are associated with households with incomes $\leq 50\%$ AMI.

Renter Occupied Units by Race					
Race	Area Median Income				Total No. of Units
	$\geq 30\%$	30.1- $\geq 50\%$	50.1- $\geq 80\%$	$< 80\%$	
White	2,735	1,790	1,730	2,005	8,260
Black	570	365	110	230	1,275
Asian	190	105	65	0	360
Hispanic	265	225	115	105	710
American Indian	20	0	0	0	20
Pacific Islander	20	0	0	0	20
Other	55	60	105	20	240

Renter Occupied Units w/Housing Problems						
Race	Area Median Income				Total No. of Units	Total HUD Income Eligible
	$\leq 30\%$	30.1- $\leq 50\%$	50.1- $\leq 80\%$	$> 80\%$		
White	2,245	1,135	425	45	3,850	3,805
Black	525	210	0	0	735	735
Asian	105	105	65	0	275	275
Hispanic	265	225	35	20	545	525
American Indian	20	0	0	0	20	20
Pacific Islander	20	0	0	0	20	20
Other	45	40	10	0	95	95
Total	3,225	1,715	535	65	5,540	5,475

Approximately 47% of the rental units that are occupied by White households are identified as having a housing problem. 98% of the rental units with a housing problem that are occupied by White households meet HUD's income guidelines. 89% of the HUD eligible rental units with a housing problem are associated with households with incomes $\leq 50\%$ AMI.

As indicated in the table on page 9, the most prevalent source of housing problems for rental units is associated with cost burden. Both white and non-white households with incomes less than 50% AMI are severely impacted, contributing greater than 30% of their monthly gross income towards housing costs.

Elderly Population

	Owner Occupied Housing Units					Total HUD Income Eligible
	Area Median Income					
	≤30%	30.1 - ≤50%	50.1 - ≤80%	>80%	Total	
Elderly	40	275	440	1,000	1,755	755
Extra Elderly	275	510	755	835	2,375	1540
Non-Elderly	315	475	640	3,925	5,355	1430
% owned by Elderly	50%	62%	65%	32%	44%	62%

Owner Occupied Housing Units w/Housing Problems						Total HUD Income Eligible
	Area Median Income					
	≤30%	30.1 - ≤50%	50.1 - ≤80%	>80%	Total	
Elderly	40	210	215	65	530	465
Extra Elderly	225	245	215	0	685	685
Non-Elderly	270	215	440	245	1,170	925
% owned by Elderly	50%	68%	49%	21%	51%	55%

As indicated by the table, the City has a significant percentage of elderly⁷ persons living in owner occupied units. There is a higher percentage of units owner occupied by extra elderly⁸ vs. elderly households. 55% of the HUD-eligible

owner occupied housing units with housing problems are occupied by elderly/extra elderly households.

CHAS statistics indicate that there is a strong need to support housing repair/maintenance programs for seniors. 59% of the owner occupied housing units with housing problems are owned by extra elderly households. Of those units with housing problems that meet HUD's income guidelines, over 50% are associated with elderly households with incomes less than 50% AMI. The likely culprit of housing problems is associated with elderly persons contributing more than 30% of their monthly gross income to housing costs. Special attention should be given to providing affordable housing assistance for this subpopulation as many may be limited financially and physically to independently address housing needs.

The percentage of elderly persons living in renter-occupied units is almost 50% less than those who own a home. In case of rental units, there is a slightly higher percentage of units renter occupied by elderly vs. extra elderly households. The table may provide a

Renter Occupied Housing Units						
	Area Median Income					Total HUD Income Eligible
	≤30%	30.1 - ≤50%	50.1 - ≤80%	>80%	Total	
Elderly	490	290	300	175	1,255	1080
Extra Elderly	400	375	155	75	1,005	930
Non-Elderly	2,970	1,880	1,590	2,115	8,555	6440
% occupied by elderly	23%	26%	22%	11%	21%	24%

Renter Occupied Housing Units w/Housing Problems						
	Area Median Income					Total HUD Income Eligible
	≤30%	30.1 - ≤50%	50.1 - ≤80%	>80%	Total	
Elderly	375	145	70	0	590	590
Extra Elderly	295	240	45	0	580	580
Non-Elderly	2,565	1,315	420	65	4,365	4300
% occupied by elderly	21%	23%	21%	0%	21%	21%

misleading indication that housing problems amongst elderly/extra elderly households is less severe than owner occupants. This is not the case. The key is to compare the number of renter occupied housing units with problems with the total number of renter units occupied amongst elderly/extra elderly households only. Isolating these parameters indicates that 58% of the renter units occupied by elderly/extra elderly households have a housing problem. Based upon the CHAS data associated with the

⁷ 2009 CHAS Dictionary: one or more persons in household over age 62, under age 75

⁸ 2009 CHAS Dictionary: one or more persons in household over age 75

types of housing problems, the housing problem is most likely associated with cost/severe cost burden. Consistent with owner occupants, special attention should be given to providing affordable rental housing options for this subpopulation.

Disabled Population

Owner Occupants	Area Median Income				Total
	≤30% AMI	≤50% AMI	≤80% AMI	>80% AMI	
Disabled	160	345	295	350	1,150
w/Housing Probs	145	80	110	15	350
% of Total w/Housing Prob	91%	23%	37%	4%	
Not Disabled	465	905	1,540	5,415	8,325
w/Housing Probs	385	585	760	300	2,030
% of Total w/Housing Prob	83%	65%	49%	6%	

2009 CHAS data indicates that the total percentage of owner- and renter-occupied units that has at least one household member with a disabling⁹ condition is estimated at 12% and 14%, respectively.

Renter Occupants	Area Median Income				Total
	≤30% AMI	≤50% AMI	≤80% AMI	>80% AMI	
Disabled	635	440	250	140	1,465
w/Housing Probs	570	280	50	20	920
% of Total w/Housing Prob	90%	64%	20%	14%	
Not Disabled	3,225	2,105	1,805	2,225	9,360
w/Housing Probs	2,660	1,420	485	45	4,610
% of Total w/Housing Prob	82%	67%	27%	2%	

30% of the owner occupied units that have a disability status have a housing problem; 63% of renter-occupied units have a housing problem. The significant issue to note is the disproportionate percentage of extremely

low income households (owner- and renter-occupied) that experience housing problems amongst the disabled population at 90%. Similar to the senior population, special attention should be given to provide affordable housing assistance for households with disabled members due to physical and financial limitations.

Housing Stock

Owner Occupied						
	Built on/post 2000	Built 1980-1999	Built 1960-1979	Built Pre-1960	Total	% of Total
Children	0	40	90	555	685	7%
No Children	0	455	755	7,585	8,795	93%
Total	0	495	845	8,140	9,480	
% w/Children	0%	8%	11%	7%		

Renter Occupied						
	Built on/post 2000	Built 1980-1999	Built 1960-1979	Built Pre-1960	Total	% of Total
Children	0	215	285	1,460	1,960	18%
No Children	0	560	2,050	6,255	8,865	82%
Total	0	775	2,335	7,715	10,825	
% w/Children	0%	28%	12%	19%		

2009 CHAS data indicates that over 70% of Binghamton's owner- and renter-occupied housing stock was constructed prior to 1960. By definition a high percentage of housing stock is presumed to have lead. 93% of the owner occupied units do not have children, while 82% of the renter occupied units do not have children. The risk for elevated lead levels

amongst children are more likely to be in renter occupied units vs. owner occupied units.

⁹ 2009 CHAS Dictionary: Household contains at least one member with a mobility or self-care limitation

HUD regulations trigger lead hazard reduction activities based upon the amount of entitlement funds that assist a unit and not household composition. As of April 22, 2010, the Environmental Protection Agency requires contractors to be EPA lead-safe certified in order to work on homes built prior to 1978. To comply with federal lead regulations, the City's affordable housing programs, which are targeted toward owner-occupied units, incorporate a lead hazard risk assessment prior to the commencement of rehabilitation activities and a post clearance test. The risk assessment and post clearance test are conducted by an independent third party.

The City does provide assistance to develop safe affordable rental housing by partnering with local, qualified Community Housing Development Organizations (CHDOs). However, most of these projects are directed towards new construction or rehabilitating vacant units, and not existing renter-occupied units. The City conducts visual lead inspections of existing renter-occupied units through its Section 8 Program and Homeless Prevention and Rapid Re-Housing Program (HPRP). Section 8 guidelines require clients who are receiving financial assistance to have their units inspected upon initial acceptance into the program and annually thereafter, unless client moves before annual recertification. HPRP guidelines require housing inspections for clients who are either receiving financial assistance to move into a new unit, or to remain in an existing unit where kids under age 6 or a pregnant mother live in the house. The City has designed both programs to meet federal lead regulations and local housing quality standards in order for the client to receive federal assistance.

NEEDS OF PERSONS WHO ARE HOMELESS

The Broome County Homeless Coalition conducted a one-point-in-time count on January 22, 2010, and according to the most recent data, the population of homeless persons in Binghamton/Broome County totaled 234 persons. Of these 234 persons, 223 were living in emergency or transitional shelter and 11 were unsheltered. 47 persons were identified as chronically homeless.¹⁰

A responsible community should strive to achieve 0% homelessness or 0% unsheltered homeless, if possible. According to the 2006-2008 American Community Survey, Broome County's population was estimated at 195,479. Thus the 2010 homeless count documents that Broome County has a .001% documented homeless population, and a .00006% documented unsheltered homeless population. Broome County is fortunate to have experienced street outreach workers that are frequently in the community providing support and advocacy services to unsheltered and chronically homeless individuals. Within the City of Binghamton, there are 7 emergency shelters, 9 transitional facilities, and 10 permanent supportive facilities. All housing programs have support staff of program supervisors and case managers that work with homeless persons to help them obtain mainstream benefits, support services and appropriate housing that will help them achieve maximum independence. Homeless service providers are deeply concerned that the New York State budget cuts will significantly impact the current level of beds, services, program delivery and the health and well-being of many community members in need.

Section 2 identifies the housing facilities that provide emergency shelter, transitional shelter and permanent/supportive housing under Broome County's Continuum of Care. Mostly all of these facilities

¹⁰ HUD working definition of chronic homelessness is an unaccompanied disabled individual who has been continuously homeless for over one year.

are located within the City of Binghamton. The Salvation Army, which is independently operated and unlisted in the chart, also provides emergency/transitional shelter for homeless men. The chart does not indicate the number of beds serving people that are chronically homeless however the point in time count conducted on January 22, 2010 documented 47 sheltered persons who met HUD's chronic homeless definition.

According to Exhibit 1 of the 2009 Continuum of Care Application, the unmet need of year round beds and units for households with children was 0 amongst emergency shelter, transitional housing, safe haven and permanent supportive housing facilities. The unmet need of beds for households without children was identified at 39 amongst all levels of housing programs. There was also an unmet need identified for seasonal beds and overflow beds at 11 and 6, respectively. Unmet need was obtained from case managers during the one point in time survey who were asked to identify the type of housing program they would refer to the clients who were documented as homeless on that particular day. The assessment is then auto-calculated based upon a formula prescribed by HUD.

The results of the City's 2010 community development survey, on the other hand, show that respondents feel the City should prioritize homeless housing for families and youth. This is a significant finding that the City is further exploring because the needs of families and youth would not necessarily be captured in the current methodology used to conduct the homeless count. When reviewing the results, the City noted that in order to better understand the need for homeless families, the word "family" should be further defined. There are existing programs that serve homeless families, but these programs primarily serve homeless women and children, which typically can accommodate up to two children. Were respondents indicating that more homeless housing facilities are needed for the currently served family population of single mothers with children, or is there an unmet need of homeless housing facilities that can accommodate single fathers with children, or homeless couples with/without children, or homeless single mothers with more than two children?

For many years, there has been debate regarding the homeless youth population in Binghamton/Broome County. The primary issue surrounding this debate is that the homeless youth subpopulation usually does not fit the definition of "homeless." The United States Code contains the official federal definition of homeless. In Title 42, Chapter 119, Subchapter I, homeless is defined as an individual who lacks a fixed, regular, and adequate nighttime residence; and an individual who has a primary nighttime residence that is:

- A. a supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
- B. an institution that provides a temporary residence for individuals intended to be institutionalized; or
- C. a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Youth under age 18 who cannot live with their immediate family are most likely to stay with a friend or relative. Anecdotal information indicates that this type of housing situation is usually temporary which results in youth “couch surfing” from one house to the next. There is a need to address community perception that the majority of youth are “choosing” to leave in such “temporary housing situations” because they are unwilling to follow rules or do not desire a structured living environment. The City is committed to working with youth advocacy organizations to better document the needs of this population in order to determine the level of programs/facilities that are needed for homeless youth. It is the goal of the City that the level of need will be documented and shared with the community within two years in order to develop programs/facilities accordingly.

In summary, further communication between the City, CoC and community is required to better understand the needs of homeless persons and families in the City of Binghamton/Broome County. According to the 2009 CoC application, case managers identify an unmet need for households without children. This is in direct conflict with the City’s community survey results, which identifies an unmet need for households with children and youth themselves. The methodology to assess unmet need for the CoC application is based upon a one point in time assessment of the “documented” homeless population. The community survey did not establish a basis for assessing unmet need; it only infers the possibility that community members may be witnessing homelessness in places/spaces that are currently not being captured by the Coalition’s point in time count.

Organizations such as the Mental Health Association, Addictions Center of Broome County, Catholic Charities, Broome County CHOW Program, American Red Cross, and the Rescue Mission provide additional supportive services including but not limited to life skills training, mental health services, chemical dependency counseling, transportation services, housing assistance, food pantries, and clothing that assist homeless persons transition towards self sufficiency. Municipal services such as the Broome County Department of Social Services, Broome-Tioga Workforce, NYS Department of Labor, Broome County Health Department, City/County/State government complex, and health facilities including Lourdes Hospital, United Health Services and Binghamton Psychiatric Center are located within the City of Binghamton and are readily accessible via Broome County’s public transportation route.

The 2009 Continuum of Care Plan documents the discharge planning policies for institutions of care in Broome County as follows:

Broome County Department of Social Services

18 NYCRR 430.12

N.Y. Comp. Codes R. & Regs. tit. 18, § 430.12

COMPILATION OF CODES, RULES AND REGULATIONS OF THE STATE OF NEW YORK

TITLE 18. DEPARTMENT OF SOCIAL SERVICES

The above referenced action plan sites the need for parents petitioning to receive custody of their minor children be able to show that they have obtained safe and affordable housing before the children will be released into their care. The district must ensure that children 16 to 20 years of age, who will not be returning to the parents home, have a plan of action requiring vocational training/ full time job and means to support themselves and demonstrate a competency level to participate in such training as established by the Department or through case worker observation.

United Health Services, Inc.

It is the practice of United Health Services, Inc. to not discharge patients to the streets. United Health Services, Inc. operates two hospitals, Binghamton General and Wilson Memorial as well as three inpatient psychiatric units and two inpatient substance abuse units. Each patient must be discharged to an acceptable safe address. The substance abuse programs discharge over 600 persons per year. At the time of admission 40% of these individuals are homeless, Inpatient psychiatry discharges over 1,200 per year and the homeless rate is approximately 10% meaning a total of 360 patients who need safe housing prior to discharge.

Broome County Department of Corrections

The Broome County Department of Corrections contracts with Jail Ministries operated by the Broome County Council of Churches to provide inmates with discharge planning. It is the policy of the Jail Ministries to work with inmates to secure safe affordable housing prior to and directly following discharge.

NEEDS OF PERSONS WHO ARE AT-RISK OF HOMELESSNESS

In 2009, HUD was authorized to administer the Homeless Prevention and Rapid Re-Housing Program (HPRP). In July 2009, the City of Binghamton signed a three year grant agreement (2009-2012) which awarded \$955,655 to provide homeless prevention and homeless assistance to households in the City of Binghamton earning less than 50% AMI.

To assist with implementation of the HPRP program the City of Binghamton partnered with the Broome County Department of Social Services and Fairview Recovery Services, Inc. Fairview Recovery Services is the administrator of the Broome County Shelter HMIS, and as required by HPRP regulations, the City partnered with Fairview to collect HPRP client statistics in HMIS. Broome County Department of Social Services sub-subcontracted with Coordinated Care Services, Inc. to provide administrative and data collection services, and Mental Health Association to provide case management and financial assistance services.

As of June 2010, HPRP assistance has been provided to 363 persons encompassing 173 households. 80% of HPRP financial assistance has been directed towards homeless prevention which demonstrates that there is a need for homeless prevention for low-income persons. HPRP has provided an invaluable financial resource to prevent homelessness for persons who would otherwise be homeless. HPRP is also more flexible than existing funding sources in that it provides financial assistance for different types of services including arrears and ongoing assistance for rent and utility payments, utility and security deposits, storage fees and moving expenses.

In fact, the high demand of need has exceeded the capacity of the City's HPRP partner agency, Mental Health Association, to provide the level of case management that will empower clients to achieve self sufficiency for the long term. The City's program does meet HPRP regulations, providing clients with an initial intake and case management services upon recertification every three months. However, all partners recognize that in order to make substantive changes in clients' situations, more intensive case management is needed, including referrals and more frequent monitoring and tracking of client progress.

Therefore, in order to enhance client success, the City has recently proposed reallocating more HPRP resources to Mental Health Association to enhance program delivery for case management and financial services.

Congress has provided new direction for homeless/homeless prevention programming under the recently enacted Hearth Act. This act has renamed the Emergency Shelter Grants program to the Emergency Solutions Grant and has a stronger focus on preventing homelessness and supporting the development of permanent supportive housing. Traditionally, the City has used its Emergency Shelter Grants funds to assist emergency shelter or transitional housing facilities in providing case management, implementing rehabilitation activities or supporting program operations. The City will continue to support quality programming that serves the homeless population. Fortunately, HPRP has provided an opportunity to better understand additional programs and services that can prevent homelessness, which is a cheaper and more sustainable alternative. The City's HPRP team meets twice a month, and the City will use this venue to document services that can benefit clients, such as money management, credit repair, utility use, employment, or education. Moving forward, the City will align HPRP with ESG resources. Stronger emphasis will be used to competitively fund services that are identified to help low-income clients at-risk of becoming homeless to maintain decent affordable housing.

NON-HOMELESS NEEDS ASSESSMENT (SUPPORTIVE HOUSING AND SERVICES)

The City conducted a focus group to engage community partners in determining the level of need for non-homeless population. As indicated by those engaged in the City's community participation process, the needs of non-homeless persons within the City focused around youth, senior and disabled subpopulations.

According to the U.S. Census 2006-2008 American Community Survey, the City of Binghamton's 65 years and over population is estimated at 6,995. This represents a decline in the senior population which was identified at 8,342 in the U.S. 2000 Census. Census data also indicates a decline in the percentage of seniors comprising Binghamton's population which is estimated now at 16.5% vs. 17.6%. Despite the small decline, both census data sets still establish the senior population in Binghamton above the national average. Compared with the U.S. 2000 Census statistics and 2006-2008 ACS estimates for Broome County, the County's senior population rate has pretty much remained the same at 16.4%.

In the Broome County's Office for Aging 2008 Mathematica survey, seniors were concerned with many issues, such as access to information, housing, elder abuse, legal assistance, supplemental income, health, nutrition and transportation. A significant topic of concern to note is the new laws passed by Congress this year governing health care reform. As more information is learned regarding anticipated changes in health care, it will be very important to provide information to all community members, especially seniors and disabled populations receiving Medicaid benefits, in order to help people understand medical and financial impacts. The City will use CDBG funds to support public service programs that raise community awareness around health care reform.

Most elderly homeowners no longer have mortgages, but many still struggle with the ongoing cost of repairs and maintenance, affordability (property taxes, utilities, etc.), declining health, and the responsibilities of independent living. The statistics from the 2009 Comprehensive Housing Affordability Strategy indicate that approximately 67% of extremely low and very-low income elderly households

experience a cost burden greater than 30%, and one in every five low and very-low income elderly household experiences a cost burden greater than 50%. For disabled households the CHAS data shows 90% of extremely low income renter and owner occupied households ($\leq 30\%$ AMI) experience a cost burden greater than 30%. Additionally 64% of very low income ($\leq 50\%$ ami) disabled renter households experience a cost burden. Providing affordable quality housing services to seniors and disabled households with limited incomes and physical abilities remains a priority of the City. Providing seniors and disabled persons with financial assistance to make home repairs or provide access to affordable rental housing will help seniors achieve their number one priority: to remain independent as long as possible.

The City has a primary emphasis to leverage additional resources to target housing for elderly and disabled populations, especially maintaining owner-occupied housing units. The physical/financial limitations of seniors and persons with disability compromise their ability to keep up with maintenance issues. Housing modifications such as the installation of handrails, ramps, grab bars, etc., are essential to independent living amongst elderly, frail elderly, and disabled populations. Specific to these populations, the City will utilize its CDBG and HOME resources—as well as leverage funds from the NYS Affordable Housing Corporation and NYS Division of Housing and Community Renewal—to fund home repair programs and to incorporate universal design principles (allowing residents to age in place) in new construction projects.

LEAD-BASED PAINT HAZARD ASSESSMENT

Information regarding the incidents of elevated lead levels in children was obtained from the Broome County Department of Health's Division of Environmental Health. A child whose lead levels are found to be above 10 micrograms per deciliter is considered to have an elevated lead level. Based upon testing results collected in 2007 and 2008, there were 39 addresses within the City of Binghamton that were associated with kids who tested with elevated lead levels. A map demonstrating the distribution of city housing units that tested positive for elevated levels of lead is provided in Section 6.

As noted in the Housing Needs Assessment, a large portion of Binghamton's housing stock is presumed to have lead because most housing units were constructed prior to 1960. The City is limited in addressing lead based paint hazards in privately owned single or two-family owner-occupied or rental units unless the units are assisted with Section 8, HPRP, or CDBG/HOME funds through the City's Affordable Housing Programs. New York State law does enable the City's Code Enforcement Department to inspect structures with more than three units at least every three years. During the first six months of implementing the Consolidated Plan, the Planning Department and Code Enforcement Department will be working together to establish an inventory of multi-unit structures within CDBG target areas, devising checklists, and developing annual goals to conduct inspections and address code violations in these units. Subsequent to establishing goals, Code Enforcement personnel will carry out inspections and document the results of inspections carried out in CDBG target areas.

HOUSING AND MARKET ANALYSIS

National trends suggest that a stable community should have a 50% or better rate of homeownership. The 2009 CHAS data indicates that Binghamton's home ownership rate is estimated at 47%. This rate is below ideal but it is a positive indicator that the estimated homeownership rate is higher than the 43% rate identified in the U.S. 2000 Census. Also in comparison to the U.S. 2000 Census statistics, the U.S. Census 2006-2008 American Community Survey estimates that Binghamton's total owner-occupied units has increased from 9,072 to 9,626.

The recent housing crisis and mortgage meltdown, precipitated by Wall Street's derivative-based pyramid scams and Washington's failure to properly regulate the financial market, resulted in significant decreases in housing values and a jump in foreclosures nationwide. Hundreds of billions of tax dollars were needed to bailout Wall Street, access to capital has been restricted, pension funds have lost substantial value, unemployment has skyrocketed, and governments at every level are facing fiscal crises. Many communities are still recovering from the effects of the housing crisis, and the road to recovery will be slow and painful.

Fortunately, the City of Binghamton is one of the few communities that defied the national housing market collapse. The 2006-2008 ACS data indicates that Binghamton's median home value is \$81,700, which is significantly higher than the median value identified in the U.S. 2000 Census at \$66,500. Though the market remains generally favorable, the City does have serious challenges in maintaining decent, safe and sanitary housing for all residents. Vacant properties, blighted structures, substandard housing and irresponsible absentee landlords remain persistent challenges to upgrading and maintaining a full inventory of decent, safe, sanitary housing that accommodates all populations.

In early 2007, the City of Binghamton recognized the need to deal more proactively with the negative impacts of vacant properties, and later that year launched an award-winning Blight Prevention Initiative.¹¹ An informal inventory of properties was conducted by the Code Office, and 278 properties were identified as vacant. A rental registration ordinance was passed, and CDBG funds were used to hire a Vacant Property Officer to provide dedicated enforcement and connect responsible owners with redevelopment resources. As of May 2010, there were 228 privately-owned vacant residential properties identified in the City of Binghamton of which 141 were registered in compliance with the law. Based upon the last field survey conducted by the Code Office in December 2009, it was estimated that 73 residential vacant units were structurally sound and required minor rehabilitation; 69 residential vacant units were structurally sound but require moderate rehabilitation; and 86 residential vacant units posed significant safety hazards .

¹¹ First Place in Public Administration & Management, 2008 Local Government Achievement Awards, New York Conference of Mayors

To remove slum and blight, the City also used a very innovative and award-winning approach to New York State's three-year Restore NY Program.¹² Over three rounds of funding, the City secured more than \$6 million to carry out the demolition/deconstruction, rehabilitation, and reconstruction of more than 70 distressed/vacant properties in Binghamton. The successful efforts have improved market values and eliminated safety hazards in many low-income neighborhoods. Additionally, many of the vacant lots left from Restore NY Round 1 demolitions were used to create more suitable living environments; lots were used to preserve green space, launch community gardens, expand small businesses, or develop infill projects (affordable, energy-efficient homes). In implementing Restore Round 2 and Round 3, the City will continue its successful approach, partnering with CHDOs to rehab homes and build new homes for income-eligible owner-occupants. Due to the large amount of public subsidy required to complete the projects, the City will, for the first time, use resale restrictions to ensure these properties remain affordable homes for at least 30 years.

To contend with irresponsible landlords, the City requires all absentee landlords to register a property manager with the City, a law that was passed in 2006 and improved in 2007. Code officers have stated the law has helped in remedying some housing quality conditions, but have concluded that only improved access to all rental units will ensure they are decent, safe and sanitary. Fortunately, the City Council and administration are currently drafting a citywide rental registration ordinance that would take effect in 2011. The ordinance has strong support from the local landlord association, students, homeowners, and other government officials, and may provide a very effective tool in achieving the City's housing goals.

Existing and first-time homeowners can access a range of different programs: the City of Binghamton, First Ward Action Council and Metro Interfaith all operate affordable housing programs. First Ward Action Council and Metro Interfaith offer homeowners with financial assistance to complete essential home repairs. Metro Interfaith is also a HUD certified home ownership counseling agency, and through a contract with the City, offers all our first-time homebuyers important counseling services. The City of Binghamton administers Affordable Housing Programs that offer new homeowners with down payment assistance and new/existing homeowners with deferred loans and grants for lead hazard reduction, safety and energy efficient home repairs.

The City's housing programs are marketed Citywide, but most homes are purchased in low-income areas due to market conditions. Low-income areas are identified by using the most recent U.S. Census household income statistics available to identify those census tracts within the City of Binghamton where at least 51% of the households meet HUD's income guidelines. A CDBG target area map has been provided in Section 6, to identify low-income areas within the City.

A gradient map has been provided in Section 6 which depicts the percentages of non-white households within the City's census tracts. The map indicates that within CDBG target areas, block groups within census Tracts 6, 11 and 13 have the highest percentage of non-white households. The 2009 CHAS data indicates that there are disproportionate impacts of housing problems associated with low-income households that are either owned or rented by Black, Asian and Hispanic households on a Citywide level. It is the City's goal to use data from the U.S. 2010 Census to identify which CDBG-eligible areas show

¹² First Place in Public Administration & Management, 2009 Local Government Achievement Awards, New York Conference of Mayors

the highest percentage of non-white households, and then develop targeted marketing of housing programs and services.

PUBLIC AND ASSISTED HOUSING

The Binghamton Housing Authority is a municipal housing authority which manages 641 housing units within three different complexes: Saratoga, Carlisle and North Shore Towers. Saratoga and Carlisle serve low-income families, while North Shore Towers serves low-income seniors.

Binghamton Housing Authority's 2010-2015 Public Housing Authority Plan identifies that the condition of its housing complexes are in good condition. The goals identified in the plan for improving operation and living conditions for public housing residents are:

- Increase the availability of decent, safe and affordable housing.
- Increase outreach efforts to potential landlords under housing voucher program.
- Reduce public housing vacancies, apply for additional rental vouchers, leverage private or other public funds to create additional housing opportunities.
- Increase customer satisfaction.
- Implement public housing security improvements.
- Promote self-sufficiency by increasing the number and percentage of employed persons in assisted families.
- Provide or attract supportive services to increase independence for the elderly or families with disabilities.

There are no units expected to be lost from Binghamton Housing Authority's inventory.

The following entities manage affordable rental housing units within the City of Binghamton (programs establish rents based on income and/or accept Section 8 vouchers).

Agency Name	Housing Facility	# of Units	Target Population
First Ward Action Council	Schoolhouse Apartments	13	Ages 55 and older
Metro Interfaith	Henry Apartments	12	Elderly Handicap/Disabled
Metro Interfaith	Lincoln Court Apartments	45	Ages 62 and over Handicap/Disabled
Metro Interfaith	HTF Metro	10	Elderly Handicap
Metro Interfaith	Metro Plaza Apartments	150	Ages 62 and over Handicap/Disabled
Chenango Housing Improvement Program, Inc.	Crandall Hall Apartments	24	Ages 55 and over Handicap/Disabled
Opportunities for Broome	East Hills Senior Housing	32	Ages 55 and older Handicap/Disabled
	Countrysytowne Apartments	257	Individuals/Families
Binghamton Housing Authority	Carlisle Apartments	150	Individuals/Families

Binghamton Housing Authority	North Shore Towers & North Shore Village	224	Ages 62 and over Handicap/Disabled
Binghamton Housing Authority	Saratoga Apartments	267	Individuals/Families
Community Potential, Inc.	4-6 Lisle Avenue	8	Chronic Homeless
The SEPP Group	Hamilton House Apartments	37	Ages 55 and over
The SEPP Group	ABC Housing	144	Ages 62 and over Handicap/Disabled
Volunteers of America	14 Wales Avenue	2	Families
Volunteers of America	161 West End Avenue	2	Families
Volunteers of America	4 Hamilton Street	6	Families
	Woodburn Court I Apartments	147	Ages 62 and over
	Woodburn Court II Apartments	50	Individuals/Families

Both the City of Binghamton and the Binghamton Housing Authority administer Section 8 programs which provide tenant based vouchers to households with incomes at or less than 50% AMI. Binghamton Housing Authority was recently granted HUD's approval to absorb an additional 324 Section 8 vouchers from a Conversion Action at Ely Park Apartments.

BARRIERS TO AFFORDABLE HOUSING

Current public policies that can impact development and maintenance of affordable housing include: 1) compliance with New York State's asbestos regulations; 2) compliance with the United States Environmental Protection Agency's lead regulations; 3) proposed changes in the City of Binghamton's floodplain map; 4) public utility rates and policies; and 5) laws and policies governing mortgage financing and credit lending.

Asbestos and Lead Regulations - Homeowners/contractors who require a building permit to conduct repairs on residential units will have to certify compliance with New York State's asbestos regulations and the United States Environmental Protection Agency's (USEPA) lead regulations. In order to obtain a building permit for residential improvements, New York State requires homeowners/contractors to obtain a report prepared by a firm certified to conduct asbestos sampling which documents whether asbestos is present in the materials that will be disturbed. If asbestos is found to be present, an air quality monitoring firm must be hired during the removal of the asbestos. The State allows owner-occupants of single- and two-family homes to either remove the asbestos materials themselves or hire a contractor.

For example, if a homeowner wishes to repair a roof, the homeowner must obtain a report from a certified firm at a cost ranging from \$300-\$500. If materials are determined to contain asbestos, the homeowner must hire an air quality monitor and safely remove the asbestos themselves or subcontract the work. The homeowner can choose to move the asbestos themselves or hire a contractor. The cost of removing and disposing asbestos, particularly for those homeowners who cannot perform the work themselves, can add as much as \$10,000 to a roof repair project. This is a significant additional expense which may cause many homeowners to defer or neglect essential home repairs.

As of April 22, 2010, US EPA requires all contractors working on homes, schools or day care centers built pre-1978 to be EPA lead-safe certified. Contractors attend a one-day class to learn the required steps to contain the work area, minimize dust and thoroughly clean up the work site on a daily basis. Contractors may face fines of tens of thousands of dollars for failing to comply with these new requirements. Compliance, therefore, will likely increase a contractor's operating cost (training, new equipment/materials, proper record maintenance, etc), and these costs will almost certainly be passed on to the client/homeowner.

Proposed Changes to FEMA Floodplain Map - The Federal Emergency Management Association (FEMA) has proposed changes to Binghamton's floodplain map that will have significant impacts for maintaining and developing affordable housing in Binghamton. According to the released drafts of the updated flood maps, more than 2,000 city parcels will be newly impacted. Hundreds of residential structures will be required to purchase national flood insurance, and restrictions around the use of federal funds in 100-year floodplains will obviously impact investment levels in areas with many distressed properties, such as Binghamton's First Ward and Center City neighborhoods. Furthermore, the financial impacts to all homeowners carrying a federally-backed mortgage are significant. For example, a homeowner that currently pays \$400 annually in home insurance may have to pay upwards of \$1,000 a year for flood insurance coverage starting in 2011. This new annual expense will certainly add serious cost-burden to many low/moderate income homeowners. Additionally, many landlords with rental units newly impacted by the modernized flood maps will likely pass along the added expense to renters, adding a significant cost-burden to low/moderate income renters. In an effort to mitigate this impact, the City, in conjunction with other municipal reps, is advocating at the federal level for legislation that phases in the premium cost over five-years for newly impacted properties.

Residential Utility Expenses - The cost of utility payments provides a significant cost burden to many homeowners. This can be largely attributed to the age of Binghamton's housing stock for which 70% of the homes were built prior to 1960. Many of these homes lack insulation and thus the rising cost in gas prices and the amount of energy needed to heat these homes results in households using higher portions of household income towards utility expenses.

The City of Binghamton has been working diligently since 2009 to reduce the burden of utility expenses for low/moderate income families by developing a Property Assessed Clean Energy (PACE) Program known as the Binghamton Energy Efficiency (Be2) Program. The Be2 program would qualify eligible owner occupants to receive financing for an energy audit and to complete eligible energy efficient improvements that assist in reducing utility usage. The audit and improvements would be completed by a firm certified by the Building Performance Institute. Financing will be repaid as an annual assessment on the homeowner's property tax bill over a specified time period.

Unfortunately on July 6, 2010 the Federal Housing Finance Agency (FHFA), which regulates the country's secondary mortgage markets (Fannie Mae, Freddie Mac, and the Federal Home Loan Banks), issued a policy statement that has created significant hurdles for PACE programs across the country and potential penalties for communities that implement PACE Programs. In summary, homeowners with FHFA regulated mortgages would be considered in default of their mortgage if they were to participate in a PACE program that places the PACE lien senior to the mortgage. FHFA will also impose additional borrower requirements that would result in increased interest rates to homeowners who wish to obtain

mortgages in a municipality with a PACE Program, even if the property does not have a PACE lien. Current New York State legislation only allows the use of federal funds to finance PACE Programs and does not allow the use of bond funding for PACE financing. These challenges significantly limit the ability to implement the Be2 Program. The City is in discussion with NYS legislators and federal representatives to amend this policy so local governments, through PACE programs, can better address the cost-burden from utility rates for low-income residents, while achieving significant environmental and economic benefits.

Mortgage and Credit Financing – Federally laws are being enacted in hopes of preventing another collapse and subsequent bailout of the country's financial system. Both the collapse of the credit market and anticipated financial reforms have made it more difficult for citizens to access capital and loans for home purchases and home improvements. Banks have raised minimum credit score requirements to access loan programs and increased consumer's financial contributions to home purchases. Often limited or compromised credit history and limited household income and assets are the primary barrier in low-income homeowners accessing/retaining affordable housing. As part of the Binghamton Healthy Neighborhood Collaboration, a stronger emphasis will be placed on working with financial institutions to help low-income families overcome financial barriers while offsetting the financial risks of private lending institutions in providing home loans and mortgages.

STRATEGIC PLAN

AFFORDABLE HOUSING

The 2010 community development survey provides valuable information regarding the community's perception of affordable housing needs within the City. As indicated in the survey summary results in Section 7, 43% of respondents were homeowners and 44% of respondents were renters. 43% of respondents had household incomes of less than \$20,000; 63% had household incomes less than \$40,000. These demographic statistics suggest a balance between property owners and low-income families

Survey results indicate that the community's highest priority needs for affordable housing are:

- Weatherization (energy efficiency) – 71%
- Rehabilitation of existing housing stock – 69%
- Lead Removal – 55%
- New senior/handicap accessible unit construction – 51%

Respondents also identified the construction of new homes and rental units as low priorities. With such an abundant existing housing stock, constituents would rather use federal funds to fix the assets that are in place. The City supports prioritizing maintenance, but also recognizes the value of infill development, particularly after the large number of Resture NY-funded demolitions. The City's Housing Department will continue to work with the members of the Binghamton Healthy Neighborhood Initiative (BHNI) in identifying these unique opportunities while still dedicating most housing resources toward rehabilitation and retrofits.

In addition to survey findings, community service agencies involved in the City's focus group identified the following affordable housing needs:



- Elder-friendly housing
- Affordable and quality rental housing
- More homeownership
- Expansion of private/public partnerships for housing development projects that will generate property tax revenue

As indicated in the Affordable Housing and Homeless Housing Needs assessment, 2009 CHAS data indicates that 87% of owner-occupied homes that meet HUD income guidelines are identified as having a housing problem and 25% identify having a severe housing problem. In the case of renter households that meet HUD income guidelines, 100% are identified as having a housing problem and 58% identify having a severe housing problem. CHAS data indicates that housing problems are most associated with households that spend more than 30% (in severe cases more than 50%) of monthly gross income on housing costs. These statistics demonstrate a strong need to provide housing programs that will reduce housing costs for low-income owner- and renter-occupied households.

Lastly, the City considered priorities and goals established from recent reports prepared by its Commission on Affordable Housing and Home Ownership and the Commission on Sustainable Development and Smart Growth. These commissions were ad-hoc committees created in 2008 under a joint initiative of Mayor Ryan and City Council to address four of the most pressing issues of municipal finance: personnel costs; sanitation; housing and homeownership; and sustainable development and smart growth.

The Housing Commission released its final report and executive summary on April 29, 2009¹³. The report focused on identifying best practices for increasing homeownership, promoting and retaining responsible property ownership, and identifying strategies to incentivize housing development, improve quality of life, and build healthy neighborhoods in accordance with local zoning laws. Section 8 of the Consolidated Plan includes the Commission's executive summary of housing goals.

The Commission on Sustainable Development and Smart Growth released its final report on May 28, 2009¹⁴. The report focused on identifying principles and recommendations that would help Binghamton transition to a more livable and sustainable community and promote the health and viability to make the City of Binghamton a more sustainable community. The report references best practices and principles of smart growth and sustainable development, including ways to improve access to affordable, quality housing for all residents. Section 8 of the Consolidated Plan includes the Commission's matrix for implementing the report's recommendations.

¹³ Report posted on City of Binghamton website:

<http://www.cityofbinghamton.com/Library/pages/Commissions/FINAL%20REPORT%20Commission%20on%20Sustainable%20Development%20and%20Smart%20Growth.pdf>

¹⁴ Report posted on City of Binghamton website:

<http://www.cityofbinghamton.com/Library/pages/Commissions/Commission%20on%20Housing%20&%20Homeownership%20-%20Final%20Report.pdf>

Considering community responses gathered from surveys, focus groups, advisory committees and public hearings, as well as the 2009 CHAS housing data and community based reports, the following affordable housing goals have been established as high priorities over the next five years:

Housing Goal 1: Promote Homeownership
Objective 1 Provide financial assistance to help homeowners with acquisition costs.
Objective 2 Support programs that encourage responsible homeownership and property maintenance.
Objective 3 Affirmatively market homebuyer programs to local lending institutions, community agencies (especially those serving ethnic, disabled and senior populations) and within census tracts with 51%+ low-income households.
Objective 4 Promote initiatives that enhance neighborhood safety and livability to attract and retain new homeowners.

Housing Goal 2: Improve affordability, accessibility and quality of existing housing stock
Objective 1 Support affordable housing repair programs that offset cost burden to low-income families.
Objective 2 Partner with qualified housing developers to rehabilitate/redevelop affordable renter and owner-occupied housing.
Objective 3 Enhance capacity and leverage additional housing resources from private and public entities either independently or in conjunction with experienced community partners.
Objective 4 Affirmatively market home repair programs to local lending institutions, community agencies (especially those serving ethnic, disabled and senior populations), and within census tracts with 51%+ low-income households.
Objective 5 Limit resale of publicly assisted housing to ensure affordability to low-income families over the long-term.
Objective 6 Whenever feasible, incorporate energy-efficient design standards and features in housing projects, such as LEED, universal design and/or Energy Star®

Housing Goal 3: Aggressively enforce federal, state and local housing codes
Objective 1 Cite and follow-up on citations to correct property code violations.
Objective 2 Reduce blight by demolishing properties that are structurally compromised or pose a serious threat to the health and safety of the general public.

Objective 3

Work with property owners to leverage resources to rehabilitate vacant residential properties in accordance with local planning and zoning laws.

Objective 4

Develop capacity and establish goals to inspect residential multi-units at least every three years as allowed by New York State law.

Housing Goal 4: Pursue community development initiatives that are consistent with smart growth principles and sustainable development practices, and advance social equity and inclusion goals.

Objective 1

Support programs/initiatives, including public education efforts, to protect and preserve historic structures.

Objective 2

Integrate green building practices in City's housing programs.

Objective 3

Support public services, neighborhood planning efforts, and community development programs that adhere to smart growth principles.

The challenges in meeting the above goals will be in leveraging additional resources and building the organizational capacity to manage such resources. Over the past five years, the City has had great success in leveraging federal and state funds to improve its existing housing stock and develop new housing stock. To boost local housing efforts, Washington provided one-time injections with the roll out of the Neighborhood Stabilization Program and the passing of the American Recovery Reinvestment Act. The latter provided designated municipalities with entitlement funding under CDBG-R and the Homeless Prevention and Rapid Re-Housing Program. And from 2006 – 2009, New York State funded a three-year initiative called Restore NY, which the City successfully tapped for approximately \$6 million in blight removal and housing activities.

However, all levels of government are now facing extremely difficult budget decisions, and resources for housing and community development are likely to decline in the coming years. Washington has already announced a multi-year freeze on all discretionary government spending (excluding war spending) And New York State has discontinued funding for Restore NY and seriously scaled back a Historic Preservation Tax Credit, an important tool for economic and community development. Additionally, the Great Recession has seriously undermined the Low-Income Housing Tax Credit (LIHTC) market, which is a development financing tool that local housing developers have used successfully in the past few years. The City will have to be very creative to leverage resources in the coming years, but collaborative work done over the last few years positions the City very well for success in even these challenging conditions.

Management reforms carried out this year and those reflected in this budget will also improve the City's position for success, specifically in boosting organizational capacity. The City is currently managing more than 15 grants from different federal and state agencies, and full compliance across all grants has been a challenge. The City is re-allocating resources going forward, adding a Grants Writer/Manager and focusing the duties of the current Grants Administrator around HUD Compliance (CDBG, HOME, ESG,

Section 8, HPRP, CDBG-R, etc). These reforms should help with not only organizational capacity, but the department's ability to apply for, secure and manage new resources for CDBG-eligible activities.

The City will continue the trend of increasing owner occupied units and promoting housing development practices that will assist in alleviating the cost burden experienced by homeowners, especially those with incomes at or below 80% AMI. Besides utilizing CDBG and HOME funds, the City will look to either independently or collaboratively pursue state resources from the NYS Affordable Housing Corporation and the NYS Division of Housing and Community Renewal to implement homebuyer, rehabilitation and new construction programs. The City is also communicating with local banks to forge mutually beneficial partnerships that will facilitate the application process and provide greater accessibility to approved first-time homebuyer applicants. The City will also support viable homeowner and affordable rental housing projects proposed by not-for-profit agencies and housing developers by using entitlement funds to help with leveraging project resources.

The City is also focused on helping homeowners preserve homes that are recognized as historically significant or who own properties located in recognized districts of historic significance. Preserving historic assets is a priority identified in the Commission on Sustainable Development and Smart Growth final report.

The City was on track to launch its energy efficient program this year, but newly announced FHFA policy and current State legislation have halted progress. The City will continue to seek guidance from federal and state officials so that funding can be used towards reducing homeowners' energy use and costs.

Entitlement funds will be used to support program delivery to supplement the City's efforts to aggressively enforce compliance with local, state and federal housing and maintenance codes, especially in CDBG target areas. The City will continue to work with registered owners of vacant properties to provide and carry out redevelopment plans. Over the next year, the City's Planning and Code Enforcement Departments will work together to develop a plan of action to inspect multi-unit residences within a three year period and to ensure units assisted with federal funds remain in compliance with local housing codes over the project term.

Market factors that will influence the use of federal funds for affordable home ownership projects include:

- **Mortgage and Credit Financing** – The City will need to assist clients with home ownership counseling and financial assistance in order to position them to obtain mortgages and loans at affordable interest rates. Also, the current FHFA policy for municipalities with PACE programs will impact how the City can help homeowners with reducing utility use and expenses without jeopardizing their access to affordable mortgage and interest rates that are regulated by FHFA.
- **Tax Credits** – Decreased investment in the Low-Income Housing Tax Credit program will impact development budgets and reduce the number of affordable rental housing units constructed/rehabilitated.

- Federal and State environmental policies – More federal funds are required to comply with state asbestos regulations and federal lead regulations. Fortunately the City has been in compliance with federal lead regulations for over ten years by requiring all contractors to be lead-safe certified. However since most of the City's housing stock was constructed prior to 1960 many units require additional work to reduce lead hazards. Project costs have continued to increase due to the need to address work items that contain asbestos materials. This additional work results in more expenses for testing and materials to complete a home repair project. Although the costs of projects are higher, the City must be conscience to design housing programs that limit the amount of project costs repaid by low-income households.
- Floodplain – Site selection for rehabilitation/reconstruction of homes should consider impacts of FEMA's proposed floodplain map for the City of Binghamton. The proposed map has implications on resale, maintenance and investment in structures within newly designated 100-year floodplain areas. If the proposed floodplain map is adopted, federal funds may not be able to assist thousands of existing residential structures that would be located within the 100-year floodplain.
- Local zoning policies – Site selection for the construction of new homes will have to consider local zoning policies and planning initiatives. Redevelopment activities for residential sites identified for demolition should be addressed prior to demolition as lot size, slope, or use may not meet current zoning regulations for reconstruction.

Quantified housing goals are as follows:

- Annually assist a minimum of 6 first time homebuyers with purchasing homes.
- Annually assist a minimum of 22 owner-occupied homeowners with maintaining quality housing stock.
- Within the next five years, assist up to three permanent rental housing development projects completed by qualified housing developers that will provide at least 20 new affordable permanent rental units for low-income families.

HOMELESSNESS

As indicated within the table, the highest subpopulation of homelessness are individuals diagnosed as severely mentally ill and chronic substance abusers. It has been determined that one aspect of affecting the cycle of homelessness, is providing access to decent and affordable permanent and permanent supportive housing throughout Broome County. Permanent supportive housing is different than permanent housing as it not only provides housing but support services to increase client retention and self-sufficiency, and it is most effective for homeless individuals with a diagnosable disabling disorder (i.e., mental illness, substance abuse, persons with HIV/AIDS). There are projects underway to increase the number of supportive housing beds, and therefore the number of beds/units that are needed may be less than what's indicated in the unmet needs chart.

The City is hopeful that access to permanent housing for homeless persons or persons at-risk of homeless will be minimized through the use of its Homeless Prevention and Rapid Re-Housing Program (HPRP) funds. The goal of HPRP is to provide permanent housing to those persons who but for HPRP assistance would not be able to rapidly transition into or maintain permanent housing. HPRP funding is more

flexible than ESG in that it can assist clients who are homeless and those at-risk of homelessness with various levels of financial assistance including assistance with rental/utility arrears and future payments, security deposits, utility payments, utility assistance, storage fees and hotel/motel vouchers for up to 18 months.

Recently the City proposed to realign HPRP funds to increase case management capacity based on increasing need. . The City will use future ESG funds to better align with needs identified through the implementation of HPRP that will help low-income persons access and maintain affordable housing over the long-term. The City will continue to form effective collaborations with qualified housing developers to develop affordable permanent rental housing for low-income families. Development of such housing will be an asset in service providers' efforts in helping clients access decent and affordable housing.

HUD has passed new legislation under the HEARTH Act which redefines the goals of homeless programs. The HEARTH Act will focus more on homeless prevention vs. homeless intervention. Preventing homelessness is not only prudent for stabilizing homeless persons, it is a cost savings to communities. Fully eliminating homelessness may not be possible but it is the City's intent to support emergency, transitional and supportive housing providers that have proven track records for providing quality care and helping clients achieve permanent and "stable" housing. Providing stability is key, yet presents the biggest challenge especially when dealing with influences such as mental disorders, substance abuse, physical disabilities, etc. Therefore, it is equally important to direct resources to supportive services that can assist individuals to maintain stability and subsequently maintain permanent housing. The City will continue to use ESG funds to competitively procure agencies to provide support services such as case management, outreach and retention, legal assistance and financial management. Site visits will be conducted annually to ensure agencies are conducting client intakes, developing housing and supportive goals, and documenting progress with achieving client goals.

The Broome County Homeless Coalition (newly renamed to the Broome County Continuum of Care/Homeless Coalition) is the primary advocacy network for addressing issues of homelessness. The Coalition recently obtained official non-profit status and therefore increased its ability to leverage additional resources. Under the umbrella of the Coalition, various subcommittees have been developed including the newly renamed Funding and Development Subcommittee. The Continuum of Care Subcommittee has primary responsibility for creating a continuum that identifies existing resources, assesses gaps in the quality and/or omission of services, and identifies resources to address the gaps. City representatives are members of both committees.

As stated in the Homeless Needs Assessment, community members expressed a need to provide housing and supportive services to families and youth. Although the recent point-in-time documents a significantly low unsheltered homeless population it is possible that the community is aware of places/spaces/situations that are not being considered when documenting the level and needs of homeless persons, or persons at-risk of homelessness. The City has developed a four step strategy to better understand needs and direct resources towards addressing homeless persons and families over the next five years:

- This Fall the City's Planning Department, in consultation with Professor David Sloan-Wilson, will plan to conduct another community survey that drills from the results of the 2010 Community Development Survey. The survey will include more detailed questions regarding homeless needs

including categorizing different homeless family types, spaces/places for which people have witnessed persons being homeless, and delineating specific support services and housing that the community identifies as a need.

- The City's Youth Bureau is currently preparing a 5-Year Plan to develop a strategy to address the needs of Binghamton's youth. As part of the Youth Bureau's planning process, outreach will be made to the Continuum of Care, Broome County Department of Social Services, schools and youth advocacy organizations to develop a strategy to document the homeless youth population and identify the gaps in services and/or enhancements in existing programs in addressing their needs.
- The Broome County Homeless Coalition/Continuum of Care Committee meets every other month, and annually sponsors a community forum to discuss homeless issues within the County. The Funding and Development Committee, a subcommittee of the Coalition responsible for the preparation of the Continuum of Care application, meets on a monthly basis. City Planning and Youth Bureau staff will participate in homeless coalition meetings and community forums to present survey results, further explore homeless issues and document unmet needs identified by the community.
- In 2004 HUD passed a rule requiring recipients of McKinney-Vento funding, which covers the Continuum of Care and Emergency Shelters Grant programs, to provide an unduplicated account of the homeless population and quantify/qualify the level of services in a Homeless Management Information System (HMIS). To date, Broome County ShelterNet HMIS is used by Volunteers of America, YMCA, YWCA, Fairview Recovery Services, Opportunities for Broome, the City of Binghamton and Broome County. Catholic Charities is currently in the process of also joining HMIS. The City will use its ESG resources to support the use of HMIS in order to obtain substantive data regarding client care and systems delivery for the homeless population.

In summary, over the next five years the City will work to accomplish the following goals in addressing access to decent and affordable housing for persons without housing or persons in jeopardy of losing housing:

Housing Goal 1: Support services to underserved homeless populations of youth and families
Objective 1 Engage community to develop definition of homeless youth and homeless families
Objective 2 Identify methodology to document level and needs of homeless youth and families
Objective 3 Identify gaps in services/program delivery in addressing needs
Objective 4 Support the development/enhancement of housing and supportive service programs that will address unmet need

Housing Goal 2: Enhance program delivery and operations of existing homeless service programs
Objective 1 Work with homeless service providers to realign programs to steadily progress clients towards self sufficiency.
Objective 2 Assist with efforts to reduce shelter operation costs (i.e., energy efficient improvements).
Objective 3 Work with providers to share program's progress/accomplishments/challenges with community.
Objective 4 Combine efforts of homeless service providers and Binghamton Healthy Neighborhoods Initiative to provide decent affordable housing.
Objective 5 Support programs and services that will help clients maintain housing stability.

OTHER SPECIAL NEEDS

As identified in the 2009 CHAS data should be given to provide affordable housing programs for seniors and the disabled population. CHAS data indicates that seniors own 44% of the City's housing stock of which 62% of elderly households meet HUD's income guidelines. More than half of the HUD eligible units for both owner and rental housing occupied by elderly households are associated with a housing problem. Although disabled households own and rent less than 20% of the City's housing stock, there is a significant impact of housing problems associated with extremely low-income disabled households.

The availability of the U.S. Census 2010 data will help the City identify the census tracts occupied by senior and disabled households so that outreach and resources can be targeted accordingly. The City has also identified a goal to incorporate universal design elements in new construction projects to accommodate the needs of all abilities. The City will continue to work with housing developers to provide affordable rental housing that can meet the needs of both seniors and disabled households.

With new laws regarding health care reform, priority will be given to programs that raise awareness around this issue. Representatives from ARC, an advocate organization for the disabled population, attended the City's community focus group and advocated for the need to support summer programs for the disabled population as there are limited summer programs that support recreation and education retention for students with Individualized Education Plans. Action for Older Persons, an advocate organization for the elderly population, attended the community focus group to advocate the need to develop elder-friendly housing and businesses. 2010 community development survey responses indicated that 51% of respondents identified senior centers as a high priority need; approximately 59% identified a high priority need for senior programming and services. CDBG funds will be used to support programs and services that will help improve the quality of life and help senior and disabled residents remain engaged in the community.

NON-HOUSING COMMUNITY DEVELOPMENT PLAN

As recommended in the City's 2003 Comprehensive Plan, the City must renew its image as the region's urban core, revitalize its challenged neighborhoods (and protect its existing successful neighborhoods), and establish an attractive environment for business development efforts. Global market changes in the manufacturing and service industries—which have focused on rapid production and cost savings through outsourcing—has had a national impact, especially to previous prominent manufacturing cities like the City of Binghamton.

Within its 2010 Community Development Survey, respondents were asked to prioritize public services and non-housing community development needs. Below are the highest priorities for each category:

Public Services

- Education - 76%
- Workforce training – 71%
- Youth services and programming – 66%
- Transportation – 63%

Infrastructure

- Curbs, sidewalks and road repairs - 77%
- Water & sewer – 68%

Public facilities

- Healthcare facilities – 60%
- Youth facilities – 59%
- Parks and recreation – 58%

Economic development

- Small business assistance – 58%
- Rehab of commercial/industrial bldgs. – 53%

Community development

- Cleanup of contaminated sites – 78%
- Code enforcement – 72%
- Demolition – 61%
- Environmental awareness – 54%
- Community garden/urban agriculture – 53%

Considering community responses from surveys, focus groups, advisory committee meetings and public hearings, the City of Binghamton has established the following non-housing community development goals over the next five years:

1. Support business retention and development
2. Pursue workforce and economic development opportunities in green industries
3. Maintain integrity of existing parks and infrastructure
4. Promote recreational opportunities for all ages and abilities
5. Engage citizens, especially youth, in community development decisions and activities
6. Maintain and support essential public services
7. Leverage resources to advance neighborhood and community development consistent with smart growth principles, sustainable development practices, and social equity and inclusion goals

The challenge for the City is to promote economic development and encourage a diversity of businesses and activities within the City. Diversity incorporates an array of products and services that can be

marketed to a broad base of customers; development considers innovative reuse of existing physical structures and sustainable development to promote long-term efficiency and use.

The City's Economic Development Office conducts various activities to retain and attract businesses to the City. The office routinely visits existing businesses to address concerns to either retain or expand the business. In addition to visiting businesses, the City participates in meetings representing core networks of businesses such as the Downtown Binghamton Business Association, Binghamton Rivertrails Committee and Gorgeous Washington Street Association to implement changes that improve the business environment.

The Office also conducts proactive marketing campaigns to encourage more businesses to invest in the area. In partnership with BLDC, the Office administers a small business contest which provides a \$5,000 grant to help a selected small business owner implement their new innovative business concept. The business must be located within the City of Binghamton. Burgeoning from this marketing effort, the Office partnered with the first winner of the small business contest to launch a new marketing campaign known as Party with a Purpose. The goal of Party with a Purpose is to raise funds for local not-for-profit organizations while simultaneously showcasing the food and atmosphere of local businesses in Binghamton. Two events have been held and have successfully raised approximately \$5,000 for two local not-profit agencies. The Office is raising funds to support Binghamton's Wi-Fi services. This service offers free internet access to businesses and users located in the Downtown area. The goal of Wi-Fi is to attract more patrons to downtown businesses by offering free and convenient access to a high demand service.

Through its current agreement with the Binghamton Local Development Corporation (BLDC), the City also provides low-interest loans qualified large and small businesses requiring bridge financing for capital investments and/or business start-up costs. Qualified businesses will be required to create or retain jobs for low to moderate income persons.

The City has developed key partnerships with public and private entities in promoting economic development activities. Economic development has been incorporated in the City's waterfront initiative to promote use and patronization of surrounding businesses. For the past three years the Economic Development Office and Binghamton's River Trail Commission have sponsored "River Crawl" events which promote walking and biking tours along the City's Chenango River waterfront in the summer months. The City has worked with the Gorgeous Washington Association in sponsoring First Friday events. Every first Friday in the month, the community has an opportunity to enjoy cultural and entertainment events in the City's downtown business district. The City has worked with Binghamton University to engage students in the community in hopes of retaining students in the area after graduation.

The City also works with public agencies including but not certainly limited to the Broome County Industrial Development Agency, Chamber of Commerce, Broome County Brownfield Redevelopment Committee, Broome County Department of Health, Broome-Tioga Workforce, Binghamton Metropolitan Transportation Study, New York State Energy and Research Development Authority, New York State Department of Transportation, and the New York State Department of State. The City is always looking to develop meaningful partnerships that will help in leveraging resources for planning initiatives, housing, public infrastructure, sustainable development, and economic development activities.

The transition to a green economy opens the door to not only address our energy and environmental crises, but also advance social equity and inclusion goals. Traditionally marginalized populations must have access to green jobs that provide family-supporting wages. The City will be proactive in this effort, engaging community partners at educational centers, workforce agencies, and others to design and support workforce development programs that are built specifically around underserved populations (ex-offenders, at-risk youth, low-income). By training our local residents in emerging sectors in the green economy—such as recycling, urban agriculture and forestry, weatherization and retrofits, building and trades—the City will be positioning our workforce for self-sufficiency and success.

It is also prudent that the City address its aging infrastructure, especially within CDBG target areas. At the March 22nd public hearing, a resident stated “please invest in roads, roads, roads”. This sentiment was reiterated by over 70% of survey respondents. Many streets in CDBG target areas have not been reconstructed in over 30 years, and our network of sidewalks and curbs is deficient in many areas. Additionally, the City's parks are also in need of improvements, and 58% of survey respondents agreed. Over the next year, the Planning and Parks Departments will be working together to develop a community-based 5-year Master Park plan that ensures our investments are informed by the residents and create more suitable living environments.

The City must also invest in public spaces to promote responsible use of community assets and entice patronization of surrounding businesses. The City is undergoing a major transformation of its riverfront and its connection to neighborhoods to offer increased recreational opportunities and to attract more patrons and future residents to the City. The City will continue to partner with organizations to energize its streets and bridges with arts events, music festivals, parades, festive celebrations, etc. to foster a sense of community and quality living. The City will also use entitlement funds to invest in the physical beauty of our community. This effort will involve generating ideas from the community and can include activities such as tree plantings, community gardens, painting, anti-litter campaigns, etc.

Lastly, the City will support public service programs that offer quality service to protect and address the community's most critical needs. Current economic conditions have presented significant challenges to the survival of public service programs. Like municipalities, agencies have been expected to do more and deliver better with less resources. The reality is that the limited entitlement funds that the City of Binghamton receives, coupled with other essential community development needs, is not the solution to the survival of public service programs. Many programs that may very well deserve funding cannot be funded simply due to lack of resources. Therefore the City will use its entitlement funds to help public service programs implement or leverage resources that address a current critical need that will positively impact the stability of households and neighborhoods, especially for specific subpopulations of youth, elderly and households with incomes less than 50% AMI. For this matter, the City of Binghamton will continue to provide grants for public services on a competitive basis.

BARRIERS TO AFFORDABLE HOUSING

FEMA Floodplain Map - The City of Binghamton has been involved in meetings with County and federal officials to discuss the financial consequences to homeowners and revitalization efforts should the proposed changes to the FEMA floodplain map be implemented. The City is working with County and FEMA officials to enter FEMA's Community Rating System, which will help reduce the flood premium for property owners citywide. The City has also spearheaded a community awareness campaign to inform

residents and businesses, especially those within the proposed floodplain zones, about the significant implications of flood zone changes. Finally, the City is advocating for federal legislation that will allow the premium to be phased in over a five-year period for newly impacted property owners.

Asbestos and Lead Regulations - The City's housing programs comply with state asbestos regulations and federal lead regulations. All contractors involved in the City's housing programs are lead-safe certified and are required to obtain a permit from the City's Building Bureau. In order to obtain a permit, contractors must document that their work is in compliance with the State's asbestos regulations. The City contracts with a third party, EcoSpect, to conduct risk assessments of interior and exterior work areas that contain lead based paint hazards. The company provides a detailed report to the City identifying specific lead hazard work areas and a corrective plan of action for remediation. The City shares this report with the certified contractor.. Once the contractor has completed renovations and cleaned the project site, EcoSpect conducts a post-clearance test to document whether the housing unit is lead safe. Units must pass the post-clearance test prior to project closeout.

Utility Expenses - The City does not regulate utility rates, but it is attempting to address utility cost burden by promoting programs that will lower residents' utility usage. As stated in the Needs Assessment, the Planning Department's progress with developing an energy efficient program that would provide homeowners with financial assistance for an energy audit and energy efficiency improvements has been delayed with FHFA's new policy regarding PACE programs. The City is working towards incorporating and requiring contractors to incorporate green/energy efficient materials as part of its rehabilitation and reconstruction efforts. The City and partners assisting with implementing the City's Homeless Prevention and Rapid Re-Housing Program met with NYSEG officials to better understand policies governing shut offs and payment plans. This meeting was very helpful to case managers in better understanding how and when HPRP assistance can be used to assist clients.

Mortgage and Credit Financing - As part of the Binghamton Healthy Neighborhoods Initiative the City will foster a stronger relationship with financial institutions to 1) develop financing packages that will assist low-income families in obtaining affordable mortgages at affordable interest rates and 2) help housing developers leverage resources for affordable housing projects. The City is in discussion with Metro Interfaith to play a centralized role in helping families become ready for homeownership, monitoring families' ability in maintaining homes throughout the applicable occupancy period, and maintaining a pool of income-eligible clients to refer to affordable homeownership programs.

LEAD BASED PAINT HAZARDS

The City has taken a proactive approach in reducing lead-based paint hazards for clients participating in its Affordable Housing Program, Housing Repair Program and Section 8 Program. For the Affordable Housing and Housing Repair Program, the City currently contracts with EcoSpect, a certified Risk Assessor, to conduct lead-based paint inspections and clearance tests. Any homes that show evidence of lead are remediated. For its Section 8 Rental Assistance Program and HPRP Program, the City employs a HUD/EPA trained Section 8 Housing Quality Standards Inspector to conduct visual lead inspections and document any deteriorated surfaces.

In compliance with HUD's mandate, the City has required its contractors to be certified lead-safe trained contractors for the past ten years. At the time this was initially enforced, the City experienced a

substantial decrease in the number of contractors willing to participate. However, as of April 22, 2010 the Environmental Protection Agency (EPA) requires all contractors who are disturbing painted surfaces in homes constructed prior to 1978 to be certified in lead safe work practices. As identified in previous sections of this plan, over 70% of Binghamton's housing stock was constructed prior to 1960. By regulation most of the City's housing units is presumed to have lead and therefore local contractors will be impacted by EPA's enforcement of this regulation. The City may benefit from this enforcement by attracting more contractors to participate in the City's affordable housing programs. This benefit is mutual as the City offers contractors with a third party assessment and clearance testing documenting units as lead safe. These records are maintained by the City and EcoSpect which alleviates the need for contractors to maintain such documentation.

The City will forge a closer relationship between the City's Code and Housing Departments and the Broome County Department of Health to promote healthy living environments, especially for households with children. The Housing Department will provide the Broome County Health Department with client release forms. The release forms will request permission to share testing results with the City's Housing Department for clients who test positive for elevated lead levels. Clients of owner occupied units whose household income meets HUD's income guidelines will be prioritized to receive assistance under the City's Affordable Housing Programs. The Housing Coordinator carries out visual lead inspections in rental units assisted under the City's Section 8 and HPRP programs. The Housing Coordinator will re-inspect housing units for clients with positive lead levels. Any violations that are discovered will be required to be remedied by the property owner within 30 days in order for the owner to continue receiving rental payments. Should the property owner fail to remedy identified violations, clients will be required to relocate to a housing unit that passes inspection in order to continue receiving federal rental assistance.

ANTI-POVERTY STRATEGY

According to the U.S. 2000 Census, of the 10,501 "families" residing within the City of Binghamton, 16.5% live below the poverty level; of the 10,958 "individuals", 23.7% lived below the poverty level. 2006-2008 ACS data does not provide estimate numbers of families and individuals who may be in poverty, however it does provide an estimated percentage that based upon Binghamton's estimated population of 42,385, 17.7% of families and 23.7% of individuals are living below poverty. This is of great concern because the rates have increased in a smaller population size.

The need to provide decent, affordable, and safe housing to persons living in poverty will require coordination of services administered by various public and private agencies. Many of these families are eligible to access food, housing, utility, medical and employment assistance from the Broome County Department of Social Services (BCDSS). In addition to BCDSS, the City is fortunate to have local service providers that can help families with the enrollment process, help determine and access other services that may benefit their household, and advocate for continuing and unmet needs of individuals and families living in poverty. Many of these same agencies were approached with information regarding the City's Housing Prevention and Rapid Re-Housing Program so that they can refer clients who were in need of housing assistance.

The City shall continue to utilize its Section 8 Housing Program and Homeless Prevention and Rapid Re-Housing Program to financially assist financially vulnerable populations in need of housing assistance. In

its efforts to promote responsible property ownership, the City will work with its designated Community Housing and Development Organizations (CHDOs) to support viable owner- and renter-occupied housing development projects. Unlike absentee landlords, CHDOs have a greater stake to maintain quality housing units, as they look to leverage additional resources for their agency. From the City's perspective this is a win-win-win for the City, CHDO and occupant.

INSTITUTIONAL STRUCTURE / COORDINATION

Partnerships are the key in implementing quality community development projects. The City has formulated various partnerships at various levels of government, within the private industry, amongst public institutions, and at the neighborhood level. While the City has made great strides in addressing community development needs with HUD funds, it recognizes the importance of continuing to develop partnerships and to leverage additional resources to significantly increase impact.

One of the major mechanisms used for collaborating with community partners to develop affordable housing is the Binghamton Healthy Neighborhoods Initiative (BHNI). Started by the City in 2007, the BHNI aims to work with community partners to address not only housing issues, but also quality of life issues, in transitional neighborhoods. The collaboration has two areas of focus: housing and workforce development, especially in the areas of youth and green development.

Currently the following participants are involved with the Healthy Neighborhoods Initiative:

- **Broome Tioga Work Force New York** – Trades Training
- **First Ward Action Council, Inc.** – Property Acquisition // Construction Financing // Tax Credit leveraging // Home- ownership Assistance// Construction Management
- **Home Headquarters, Inc.** – Property Acquisition// Construction Financing // Co- developer
- **Binghamton Housing Authority** – Construction Management // Trades Training
- **Opportunities for Broome** – Property Acquisition // Construction Financing // Trades Training Site
- **New York State Energy and Research Development Authority** – Provides Sustainable Development Resources
- **Southern Tier Home Builders and Remodelers Association** – Connect contractors to projects // Integration of Trades Training opportunities
- **Metro Interfaith** – Homeownership Counseling// Homeownership Marketing// Construction Management
- **Broome-Tioga BOCES** – Vocational & trades training
- **Broome Community College** – Professional certification training // Collaborates with NYSERDA to develop local pool of BPI-certified contractors
- **Binghamton Municipal Youth Bureau** – Trades Training Communications // Media Documentation
- **Binghamton Neighborhood Assemblies** – Planning // Project Education and connecting with potential participants
- **HSBC, M&T Bank, and NBT Bank** – Mortgage Financing

When discussing housing and non-housing community development needs with focus group participants there was a realization that the collaboration would benefit from the participation of non-housing providers and homeless service providers. The City does work to address homeless needs by participating in meetings sponsored by the Broome County Continuum of Care/Homeless Coalition and its Funding and Development Subcommittee. However, outreach will be made to have homeless service providers and community agencies participate in the Healthy Neighborhood Initiative. Consideration will be given to ensure such needs are met while maintaining a manageable composition to the Initiative.

In addition to HUD funds, the City has aggressively pursued other funding sources, as well as partnering with neighboring municipalities to implement community development projects. For example, the City participated in the planning of a multi-mile bicycle/pedestrian path in Broome County which involved many neighboring municipalities. This partnership was used to leverage millions in funding from the New York State Department of State, New York State Office of Parks, Recreation and Historic Preservation, and New York State Department of Transportation (NYSDOT) in the development of the City's waterfront trails. The City is designing the final portion along the western bank of the Chenango River which will provide the first intermunicipal trail connection in Broome County. The Binghamton River Trail Committee, which consists of residents, businesses and government agencies, meet monthly to discuss programs and actions that will spearhead waterfront development and use.

Many of the City's community development initiatives are met through legislative mechanisms as follows:

- Youth Bureau - The City's Youth Bureau was created in 2006 to respond to the needs of Binghamton's youth. In June the New York State Office of Children and Family Services provided the Youth Bureau with training to help it better structure itself to respond to youth development needs. The Youth Bureau is currently working on reenergizing the Youth Bureau Advisory Board and developing a 5-Year Plan to identify youth development goals and programs.
- Binghamton Shade Tree Commission – The Commission is an advisory/advocacy board that helps the City identify resources and programs that will promote environmental justice in underserved neighborhoods and assist the City with open space planning.
- Commission on Architecture and Urban Design – The Commission is an advisory/advocacy board that promotes the preservation of Binghamton's historic structure. The board meets monthly to provide recommendations for historic preservation activities within the City and to discuss mechanisms to strengthen the City's historic preservation efforts.
- Climate Action Plan Advisory Committee – City Council will consider the establishment of an advisory/ advocacy board who will be responsible for tracking the City's progress with implementing the recommendations identified in the City's Sustainable Development and Smart Growth report. Their efforts will include monitoring climate reduction strategies including residential energy use and developing more livable communities.

The above are just a few examples of structural entities spearheaded by the City to address housing and non-housing community development needs.

The benefit of partnerships is many thoughts, ideas, and solutions can be used in delivering products and services to the communities. The obstacle to overcome with partnerships is coordination. Coordination is critical to organizing a structured framework which each involved entity understands and is not overburdened by the role which they will contribute to delivering the final product. Coordination is a vital aspect of community development, yet is seldom unfunded and/or an afterthought in many planning processes.

In the City's effort to better coordinate services amongst City Departments and subrecipients, the new Planning Director has reorganized staff responsibilities in the Department of Planning by re-focusing the Grants Administrator position to a HUD Compliance Officer. It's anticipated that this shift will provide a better understanding as to how departments and subrecipients can better integrate, share and provide meaningful information to enhance compliance with HUD regulations and to document impact of federally funded programs.

PUBLIC HOUSING AUTHORITY

The City of Binghamton has a good working relationship with its Public Housing Authority, Binghamton Housing Authority (BHA). BHA was created in 1949 as a municipal housing authority under New York State Law. The members of a municipal housing authority are neither state nor city officers, but officers of a separate entity, the authority, itself. The term "authority" means a public corporation that is a corporate governmental agency.

BHA has a Board of Directors comprised of seven members. The Mayor of Binghamton appoints five board members, each serving five-year staggered terms. Tenants of BHA also elect two tenant members to serve on the board for a two-year period. BHA is under the jurisdiction of the Binghamton Civil Service Commission and is regulated by New York State Civil Service Law. The Civil Service Commission monitors BHA's hiring of competitive and non-competitive classes. Contracting and procurement practices at BHA follow federal and state procurement requirements. Policies are approved by the U.S. Department of Housing and Urban Development.

BHA has a cooperative agreement with the City of Binghamton in which the City agrees to provide residents of BHA properties the same services as other City residents. Any plans for capital improvements, proposed development, demolition or disposition of public housing developments are reviewed by the Mayor to ensure Consistency with the Consolidated Plan.

To further its goals of providing decent and affordable housing, BHA developed a not-for-profit subsidiary, Community Potential, Inc. (CPI). CPI is a partner in the City's Binghamton Healthy Neighborhood Initiative and is designated as a Community Housing Development Organization. CPI is currently partnering with the City to redevelop housing units under the City's Restore NY Program. As a designated CHDO the City will be in a position to provide future HOME assistance to CPI for developing affordable housing.

In addition to its housing goals, BHA promotes self sufficiency by providing supportive services to public housing residents. The Carlisle and Saratoga complexes primarily serve families. These facilities contain on-site daycare centers and community centers. The community center is used for afterschool programs and vocational/workforce training. BHA also hosts the Broome County Gang Prevention Program which

provides programs and services to at-risk youth. The North Shore complex serves elderly residents. The complex has a senior Yesteryears program and sponsors various social programs.

The City will continue to use CDBG resources to assist with BHA's efforts in providing supportive service programs to public housing residents. The City's Youth Bureau has established a good working relationship with the Broome County Gang Prevention Program and has successfully collaborated on implementing a youth basketball program, urban agriculture projects, and summer youth employment programs. During a meeting with BHA representatives, it was identified that activities that include recognition of youth are generally more successful. The City will be working closely with BHA to develop surveys to assess resident needs for supportive service programs and involve youth in developing and implementing programs.